

Credit Repair: Improve Your Credit Score in 24 Hours and Erase Your Debts Forever Ex- Credit Bureau Manager Tells All

Suite 477 5663 Balboa Ave • San Diego, CA 92111 • Email: info@24hrcleancredit.com

• Affiliates • Order



My Experience: Finance Degree, 6 years loans officer at a national bank, 4 1/2 years credit bureau manager for one of the big three credit bureau's

Join our **FREE** newsletter-- \$197 value!
Gives you up to the minute tips, techniques and secrets to help you improve your credit!

"Follow the advice, In this package and your credit will soar."

-Brian Wesley, Texas

Rick
Approved



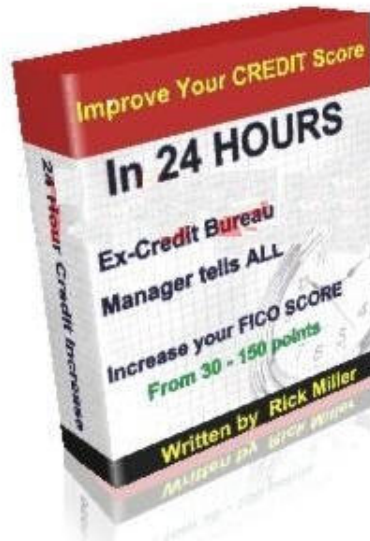
[Click Here to See Why These Easy to Get Credit Cards Will Increase Your Credit Score](#)

Guaranteed Approval

Email:

Name:

"Fast Credit Repair With This Simple System. Get Rid of Your Bad Credit and Debts Forever"



Retail Price 295.00

Your Price: **FREE**

GIVE ME A FEW MINUTES OF YOUR TIME AND I WILL SHOW YOU HOW TO INCREASE YOUR CREDIT SCORE SUBSTANTIALLY VERY QUICKLY

Did You Know:

- 1) Under section 15 U.S.C. § 1681s of the FCRA, a wronged party may collect \$1000 for each willful or negligent act which results in the violation of the FCRA (fair credit reporting act). Any person may file suit in local court to enforce the FCRA. **I will show you how to use this fact to make the credit bureau's remove items just because they don't want to go to small claims court.**
- 2) In 2000 the Federal Financial Institutions Examination Council (FFIEC) clarified guidelines on re-aging accounts for delinquent borrowers. **I will show you how to use this fact to take advantage of this legally**
- 3) There are "soft" and "Hard" Inquires on your report. **I will show you how to remove them.**
- 4) Due to conflict of interest **all credit report disputes** go through a company called **OSCAR**. **I will show you how to take advantage of this fact.**

Remember if you Have any Problems You Can Always Email Me for Support. I Take Credit Repair Very Seriously.

- 5) Some fraction of consumer credit reports contain errors. A study released by the

U.S. Public Interest Research Group in June 2004 found that 79% of the consumer credit reports surveyed contained some kind of error or mistake.. As a result, many consumers frequently invoke their rights under the FCRA (Fair Credit Reporting Act) to review and correct their credit reports.

6) **VantageScore** is the name of a new credit rating product that is now being offered by the three major credit bureaus (Equifax, Experian and TransUnion). The new product was announced by the three bureaus on March 14, 2006. It is essentially a way for the three bureaus to rival the current dominant player in credit scores (**Fair Issac** with their "**FICO Score**"). **I will show you how to take advantage of this fact.**

7) Unlike FICO's traditional 300 to 850 scale, the VantageScore goes from 501 to 990

8) All incoming letters to the credit bureaus are categorized using a point system rating of importance. **I will show you how to have your letters score high.**

The First Question I get from everyone wanting to repair their credit is:

Should I use a law firm to Send Dispute Letters and Repair my Credit?

My Answer is always **Absolutely NO**.....Here's why

- 1) These so called law firms don't care about your credit at all.
- 2) You pay them monthly. Do they really want your credit to get better. Then they lose the monthly income. This would not make any financial sense at all. They want to delay any credit repair as long as possible. They will try and string you along by getting an inquire removed. The average customer will stay paying the monthly fee for 6 months.
- 3) They are dispute mills that don't work
- 4) You do all the work and they send out some generic letter
- 5) The credit bureaus know these companies and get thousands of letters from them. **They file them under frivolous challenges. I know I used to do it**
- 6) **If you got thousands of form letters from a company every day wouldn't you send them back a form letter. We at the bureau knew the law firms just wanted the longest delay possible. Why? So they can make the most money of course. It is sort of like one hand washes the other. Unfortunate but absolutely true!**

If you use one of these so called law firms you will see little if any response from the credit reporting agencies. In a few months you will have realized you have wasted your time and money.

Rick
Approved



EQUIFAX®

experian

TransUnion.



[The best place on the internet to get your complete credit scores \\$0.00](#)

Email:

Name:

Get Report!

Rick
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Well Enough Facts Lets get Down to Business



Get a **Bad Credit** Home
Loan. Little or No Money
Down!!

We Have a Team of Specialist
that Deal Exclusively with Bad
Credit. You Would not believe
how many real estate deals I
have seen that actually fixed
someone's credit. We will show
you how.

Email:

Name:

Open Doors!

Ok, Lets start at the beginning. Recently you have probably found out your credit is not the greatest. It might not be your fault or it might be.

Your looking around the internet trying to get someone to repair your credit or perhaps you are thinking about doing it yourself.

I first started working in the credit business many years ago. My first job was working as a loans officer for a national bank. My job was to get financing for people with very shaky credit.

Much of my pay was commission based. This really drove me to help people get the loans they needed. The only way to do this was to rapidly increase their credit score.

At first this seemed impossible but after a chance encounter with a man named Tom Bradley things started to change. Tom worked at a national credit bureau and we met at a business convention about mortgages.

Tom showed me many techniques on (TM)Rapid Rescoring and Quick Credit Repair Techniques. Well because of my success at funding these hard to get loans I was given a promotion to loans manager.

Me a Tom stayed in touch and a few years before he retired he got me a job at his credit bureau. When I first got there I was very surprised at how high up in the company he was. He took me under his wing and that's when school got kicked into high gear.

We worked 12 hour days and every second Saturday. Talk about a lesson on the credit industry. He showed me things that would be the difference between someone losing their house or not. **It was very powerful stuff.**

I could go on and on here about my experience working as a credit bureau manager or how I was a loans officer for 6 years but I won't bore you with all the details. **This really is not about me anyway. It's about you and your credit. You can choose to believe me or not.**

**Quickly qualify for a
personal loan.**



About your loan request:

- Borrow up to \$15,000*
- All loan requests are confidential and secure
- Immediate approval process
- No credit checks for loans under \$1000
- FREE loan quote, no obligation to accept your loan proposal

Personal loans can be a great
way to get over life's financial
bumps and enhance your
credit rating.

Email:

Name:

"Fast Credit Repair With This Simple System. Get Rid of Your Bad Credit and Debts Forever"

Those credit bureau's destroy peoples lives. They track everything about everyone and they don't let people know how they are calculating scores. It's so stupid. They sell your information to everyone willing to pay. They tell everyone they can't change their scores. They tell you to just forget about that house or car or better job. Or they make you pay crazy interest rates...

I got so sick and tired of seeing these stupid scores ruining peoples lives. Don't get me wrong the bureau I was working for paid me a lot of money. After a while though I couldn't live with myself, it became harder and harder to get a good nights sleep.

Approve Me!

Well it's your lucky day. You are about to get the insider information to boost your fico score through the roof.

Have me a former credit bureau manager reveal the legal way to jump your credit score through the roof.

Good credit is essential in America today, and there is a network of credit reporting agencies that keep track of your current credit rating and check your credit worthiness every time you apply for a loan, credit card or any other type of credit. If you feel overwhelmed and confused by your credit situation, this proven credit repair system will amaze you

Remember if you Have any Problems You Can Always Email Me for Support. I Take Credit Repair Very Seriously.

The Internet,

It's tough to know who to believe. There are so many people making ridiculous claims, it's insane. It's like day after day, you get hit with hype pitch after hype pitch. In a moment, I'll tell you specifically what I can do for you. But first, here is why you should believe me to begin with:

Here are 4 good reasons to believe what I say:

One: I've been in this business for a very long time. My kind of experience is very rarely matched. Many bankers and even credit bureau professionals do not know many of these techniques.

Two: I am not asking you for some large investment that is going to make me rich and you poor.

Three: I hate the credit bureau's. They track our every move, they should be illegal. Working for one I learned all their little secrets.

Four: How many of these people selling these so called kits have been on the inside. My guess is none after reading the garbage in most of these packages. You won't find me hiding behind some PO box.

You can reach me here: Info@24hrCleanCredit.com

TESTIMONIALS:

The testimonials below are just a small sample of people who have consulted me or followed the techniques of this product. My customers are from all over the country. My formula works for everyone willing to try it.



"This was the best think I ever did. Your package made me feel like I had a friend on the inside. It allowed me to buy my first home. Thanks." - Peter King, Miami FL

Rick
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[Bad Credit Car Loans](#)

Email:

Name:

New Keys!

Rick
Approved



[IRS Have Your Credit
Messed Up? Owe Money
to Uncle Sam?](#)

[Free Tax Consultation
Request](#)

Email:

Name:

Get Tax Help



"You helped me get a brand new car. Let me take you for a spin. LOL" - Susan Ward, Owner of a New Car

Reduce your debt up to 60% in seconds!



Debt Consolidation

Reduce Total Balances 40-60%

One Simple Low Payment

Avoid Bankruptcy

No Credit Checks

Email:

Name:

Cut My Bills!

I'll show you the steps for removing negative items from your credit report using the secrets, tips, and techniques that credit repair companies use to repair credit. Because of your lack of credit knowledge, they can charge hundreds of dollars for something that you can, and should, do yourself for a few bucks, sometimes even free.

Bad credit is big business and companies reap millions of dollars every year from people's lack of knowledge about their credit and FICO score! How?... With extremely high interest rates, huge down payments, fees, late charges, and penalties.

The Fact Is: You don't need a lawyer to eliminate your debts!

In Fact: You don't need a credit counselor to fix your credit for you!

In Fact: You don't need any kind of so-called professional to help you at all!

Many Times it is actually bad to have a "So Called Professional" try to fix your credit

OK. Let's get down to the good stuff:

- **Even if your debt is your fault, find out how to effectively restore your credit rating without being dishonest.**
- How to get a no cost [\\$0.00 COPY](#) of your most current credit scores!
- How to get the credit bureaus to actually decode your report!
- How to get incorrect, negative and misleading information quickly, easily and LEGALLY removed from your report!
- How to get your spouse's (or former spouse's) negative information permanently disjoined from your credit file(s)!
- How to get your creditors to actually agree to settle all your debts for just a fraction of their original amounts (often as little as 5% to 10%) and at the same time agree to report these newly reduced debts as either "paid-in-full," or "paid satisfactorily!" or even erased like they were never there.
- How to instantly add 10 years of good credit to your credit history for free!

**Rick
Approved**



[Click Here to See Why These Easy to Get Credit Cards Will Increase Your Credit Score](#)

Guaranteed Approval

Email:

Name:

Approve Me!

Credit Tip From Rick: Get a LOW INTEREST Personal Loan Guaranteed



Getting a Low interest Personal Loan can be a Life Saver. You can pay off your high interest credit cards and save a fortune. Your credit score will jump through the roof because you paid your credit cards to zero. A fico score's calculation hates credit card debt. An Installment account (personal loan) for the same amount of money will increase your score significantly.

BAD CREDIT PERSONAL LOANS

And That's just the beginning!!!

Never be denied or rejected because of credit problems again

Get the mortgage or car loan you want with a low rate and low payments – **Credit won't be an issue**

Get the best loans only made available to the “**elite**” with an excellent credit rating

Get qualified for **business loans** in a snap

Find out how you can send out **one simple letter** and **erase your bad credit forever** (It takes just 10 short minutes and it's absolutely free!)

Instantly clear up all your bad credit troubles FOREVER - Guaranteed in writing!

Uncover the secret to getting your creditors to actually agree to **settle all your debts for just a fraction of their original amounts** (often as little as **.25 on the dollar**) and at the same time agree to report these newly reduced debts as either “**paid-in-full,**” or “**paid as agreed**”!

The step-by-step, easy to follow system attorneys and credit repair specialists use to remove negative items from your credit report – PERMANENTLY!

No credit can be just as crippling as **bad credit**. Learn how to build **YEARS** of excellent payment history in less than 30 days

Get our exclusive list of no credit check lenders

The secrets you need to know in order to **raise your credit scores by up to 200 points**

How to save hundreds of dollars by restoring your credit rating for **FREE**

The secrets to getting dozens of Pre-Approved offers in your mail box

Small changes you can make right now to take your credit from good to EXCELLENT

How to get a fresh new credit report legally

3 ways to boost your credit score by **50 - 71 points** in 30 days or less

How to insure you'll never be turned down for credit again!

Discover the real secret behind getting negative items removed from your credit without committing fraud

I offer a 8 week **unconditional** guarantee.

You will also find out where to get a **pre-approved \$5,000 platinum credit card** - today!

You'll learn what they don't tell you about your "credit", your "credit score", and your "credit habits"... It's much more than just repairing your "credit report"!

I'll also show you the steps for removing negative items from your credit report using the secrets, tips, and techniques that credit repair companies use to repair credit. Because of your lack of credit knowledge, they can charge hundreds of dollars for something that you can, and should, do yourself for a few bucks.....Plus Like I Said These Companies Don't Work.

Bad credit is big business and companies reap millions of dollars every year from people's lack of knowledge about their credit and FICO score! How?... With extremely high interest rates, huge down payments, fees, late charges, and penalties.

The fact is: You don't need a lawyer to eliminate your debts!

In Fact: You don't need a credit counselor to fix your credit for you!

Rick
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EQUIFAX

experian

TransUnion.



The best place on the
internet to get your
complete credit scores
\$0.00

Email:

Name:

Get Report!

Rick
Approved



Get a **Bad Credit Home**
Loan. Little or No Money
Down!!

We Have a Team of Specialist
that Deal Exclusively with Bad
Credit. You Would not believe
how many real estate deals I
have seen that actually fixed
someone's credit. We will show
you how.

Email:

Name:

Open Doors!

**Quickly qualify for a
personal loan.**



About your loan request:

- Borrow up to \$15,000*
- All loan requests are confidential and secure
- Immediate approval process
- No credit checks for loans under \$1000
- FREE loan quote, no obligation to accept your loan proposal

**Personal loans can be a great
way to get over life's financial
bumps and enhance your
credit rating.**

Email:

Name:

In fact: you don't need any kind of so-called professional to help you at all!

**Many Times it is actually bad to have a "So Called Professional" try to
fix your credit**

OK. Let's get down to the good stuff

- How to get a **FREE COPY** of your most current credit scores!
- How to get the credit bureaus to actually decode your report!
- How to get incorrect, negative and misleading information quickly and easily (and LEGALLY!) removed from your report!
- How to get your spouse's (or former spouse's) negative information permanently disjoined from your credit file(s)!
- How to get your creditors to actually agree to settle all your debts for just a fraction of their original amounts (often as little as 5% to 10%) and at the same time agree to report these newly reduced debts as either "paid-in-full," or "paid satisfactorily!"
- How to instantly add 10 years of good credit to your credit history!!!
- How to get incorrect, negative and misleading information quickly and easily (and LEGALLY!) removed from your report!

Remember if you Have any Problems You Can Always Email Me for Support.

[This Sounds Great Rick is There Anyway I can Make Lots of Money From Home With Something Like This?](#)

You Sure Can Here are 2 of the Best Money Making Businesses Online Today: [Business#1](#) [Business#2](#)

And That's just the beginning!!!

Even if your bad credit is your fault, find out how to restore your credit rating without lying or being dishonest with your creditors.

Discover how to **Instantly Add Up to 10 Years of Excellent Credit History to Your Credit Report** (This secret alone is worth its weight in gold... It's absolutely priceless!)

Never be denied or rejected because of credit problems again

Get a mortgage or car loan with a low rate and low payments

Get the best loans only made available to the "elite" with an excellent credit rating

Learn how I **increased** my **credit score** by 150 points

Get qualified for **business loans** in a snap

Find out how you can send out **one simple letter** and **erase your bad**

Approve Me!

Rick
Approved



[Bad Credit Car Loans](#)

Email:

Name:

New Keys!

Rick
Approved



[IRS Have Your Credit
Messed Up? Owe Money
to Uncle Sam?](#)

[Free Tax Consultation
Request](#)

Email:

Name:

Get Tax Help

credit forever (It takes just 10 short minutes and it's absolutely free!)

Instantly clear up all your bad credit troubles FOREVER - Guaranteed in writing!

Unco**I'll show you everything that only the very elite professionals know your debts for just a fraction of their original amounts** (often as little as **.25 on the dollar**) and at the same time agree to report these newly

reduced debts as **paid in full**, but **paid as agreed**!

The step-by-step, easy to follow system attorneys and credit repair specialists use to remove negative items from your credit report – **PERMANENTLY!**

• Credit bureau's all compile their own score for you. This is commonly called **No credit** can be just as crippling as **bad credit**. Learn how to build your FICO score.

YEARS of excellent payment history in less than 30 days

• FICO stands for Fair Isaac Company. This company developed the software that the 3 major bureaus use to calculate your credit score.

• When you purchase a big item such as a car or house the financial institute will pull your credit from all 3 bureau's and take your middle score as your **to 200 points** FICO score.

How to **save hundreds of dollars** by restoring your credit rating for **FREE**

• Most banks and large financial institutes report late payments etc with all 3 bureau's. Most smaller companies only report to one. This is due to cost

restrictions. Small changes you can make right now to take your credit from good to **EXCELLENT**. For example if you don't pay a phone bill it will most likely only show up on one bureau's report.

How to get a fresh new credit report legally

3 way • **Your FICO score is a formula that can be manipulated to your advantage if you know how the formula is calculated.**

How to insure you it never be turned down for credit again!

How to get the loan you want, the car you desire, and the house of your dreams – **Credit won't be an issue**

I will show you how to manipulate your score and jump it so fast your head will spin! Discover the real secret behind getting negative items removed from your credit without committing fraud

I offer a 90 day unconditional guarantee.

[CLICK HERE TO START NOW!](#)

You will also find out where to get a **pre-approved \$5,000 platinum credit**

card - today! Remember if you Have any Problems You Can Always Email Me for Support. I Take Credit Repair Very Seriously.

Some reasons to let me help you always get a:

"YES" every time you want to buy something on credit.

1. I guarantee my product.

Guarantees show you that we are confident enough to put the risk on our shoulders and take it off of yours. I know that this product will help you. The information contained in this product will amaze you

2. Here's how you can contact me.

Too many internet companies lose credibility because they hide from their customers. I have a dedicated assistants ready to serve you. You can reach us anytime at:

Contact us by email info@24hrcleancredit.com

3. I hate the credit bureaus for what they do to people's lives. I have seen the bad effects first hand. When I worked for a bureau before I just had to bite my tongue in order to keep my job. Well it's time to get even.

This formula is so easy to use. You will be an expert in no time. You will save years of trial and error.

4. You can do this on a shoestring budget.

Get the package and there are no other costs or ongoing fees. the best part is if you have items you want erased, you can do most of them for free. You know that old cable bill or telephone bill that is sitting on there? Let's get those erased for good & with \$0 additional cost to you.

5. You get INSTANT ACCESS to this product.

My product is downloaded from the Internet. After your payment is submitted, you'll be directed to a private download page where you'll download your copy of my system. No waiting. You'll have this credit repair system in your hands only minutes from now.

Here is exactly what to expect when you order my product:

- 1) You click the "Order Now" button at the bottom of this letter.
- 2) You fill out the required information and hit "submit"
- 3) You are automatically brought to the download page.
- 4) Click "download" and open the file.

That sounds pretty simple, right?

6. Credit Repair is NOT complicated.

You don't have to have a financial degree to understand this. With the forms I am sending you can simply fill in the blanks.

7. My product is the ONLY technology, based on my unique combination of my loans officer experience and my credit bureau manager experience.

8. My formula is practical and not theoretical.

So many people who tell you how to improve your credit have never been involved in that business.

I've been in the trenches and have worked with professionals in the credit field for most of my adult life.

My formula is credible information based on my real-world experience.

Credit Tip Alert From Rick: Monitor Your Credit



If you want to improve your credit score fast you have to monitor your credit.

Reduce your debt up to 60% in seconds!



Debt Consolidation

Reduce Total Balances 40-60%

One Simple Low Payment

Avoid Bankruptcy

No Credit Checks

Email:

Name:

Cut My Bills!

Rick
Approved



[Click Here to See Why These Easy to Get Credit Cards Will Increase Your Credit Score](#)

Guaranteed Approval

Email:

Name:

Approve Me!

Why Monitor Your Credit?

Here are the basic reasons

- 1) Identity theft
- 2) Inaccuracies and mixed files
- 3) Inquiries
- 4) Tracking payments
- 5) Quick disputing process online
- 6) Not monitoring your credit is like going to school and not getting your report card.

You will see exactly what creditors see!



Get your Credit Monitoring & Scores

PS: THIS IS A MUST IF YOU WANT FAST CREDIT REPAIR. We have to be able to monitor your credit online. This also gives us the ability for quick easy disputes.

These reports and monitoring will be in real time. When something changes you will know instantly.

Being able to monitor your credit is something we could only have dreamed of doing when I first started out in this business.

Because you can monitor your credit (in real time) it has never been easier in the history of the world to fix your credit

CREDIT MONITORING IS A MUST GET IT NOW!!

You will get:

Unlimited Credit Reports from:
Experian-TransUnion-Equifax

Unlimited Credit Scores from:
Experian-TransUnion-Equifax

Email alerts of critical credit file changes

Get your Credit Monitoring & Scores

PSS: I have dealt with every credit monitoring service in existence today. This service is by far the best.

Rick
Approved



[The best place on the internet to get your complete credit scores\\$0.00](#)

Email:

Name:

Get Report!

Rick

Rick Approved: Specifically For Bad Credit

Approved



[Get a **Bad Credit Home Loan.** Little or No Money Down!!](#)

We Have a Team of Specialist that Deal Exclusively with Bad Credit. You Would not believe how many real estate deals I have seen that actually fixed someone's credit. We will show you how.

Email:

Name:

Open Doors!

[Credit Reports](#) | [Credit Cards](#) | [Home Loans](#) | [Auto Loans](#) | [Personal Loans](#) | [Debt Relief](#)

I am going to include all the forms you will need. These are not some out of date forms. They are completely up to date forms used in the credit business in 2010. They are forms I created from my years of experience. They are not sold anywhere else on the internet. They work I guarantee it.



Your Price: **FREE**

Now don't get scared that this is going to be really complicated.

The way the package is set up my 11 year old child could do it. The forms are basically fill in the blanks

I am going reveal everything that the credit bureau's don't want you to know.

This method will absolutely amaze and even shock you!

You can read some boring book from a bookstore that tells you the some outdated information that everybody else already knows. Or you can get my up to date package.

You could spend \$800 - \$2,500 on a so called credit repair company.

Let me tell you again. It would be a big waste of time and money.

Still Undecided? Need More? How About This...

CHow to Instantly Add Up to 10 Years of Excellent Credit History to Your Credit Report!

This method will absolutely amaze and even shock you! With it you can get AAA1 credit in as little as 45 days! (This bonus alone is more than worth the small cost of my exciting new package) also add your positive rent payments for you. With this method you can not only add your rent payments but more!

Quickly qualify for a personal loan.



About your loan request:

- Borrow up to \$15,000*
- All loan requests are confidential and secure
- Immediate approval process
- No credit checks for loans under \$1000
- FREE loan quote, no obligation to accept your loan proposal

[Personal loans can be a great way to get over life's financial bumps and enhance your credit rating.](#)

Email:

Name:

Approve Me!

How to Quickly & Legally Reduce Your Home Mortgage & Credit Card Debts by as Much as 35% to 60%!

This free bonus actually explains how you can use APR financing to your advantage instead of your bank's! Also, you'll see proven methods for cutting your mortgage almost in half (or even more!) but without paying anything more than your regular monthly amount! You'll be delighted with what you learn using this amazing information! (Imagine saving as much as \$100,000 on your home mortgage without paying anything more or less than you already pay!)



AUDIO

I am going to give you the whole package with audio. So I can tell you in my own words how to jump your credit through the roof. You will get 6 audio sections that you can listen to from your computer.

I Have 1000s of these. MY PACKAGE WORKS. I GUARANTEE IT.

I DON'T KNOW WHAT ELSE TO TELL YOU!!

\$7,200 Arrow Financial and First USA Deleted

Rick
Approved



[Bad Credit Car Loans](#)

Email:

Name:

New Keys!

*** 153700099-009 ***
P.O. Box 2000
Chester, PA 19022

05/04/2006 TransUnion



P04UGR00400290-004047
CECIL [REDACTED]
BROOKLYN

Rick
Approved



IRS Have Your Credit
Messed Up? Owe Money
to Uncle Sam?

Free Tax Consultation
Request

Email:

Name:

Get Tax Help

Our investigation of the dispute you submitted is now complete. The results are listed below and a new copy of your credit report is enclosed.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of anyone we contacted for information.

Thank you for helping ensure the accuracy of your credit information.

Investigation Results

ITEM	DESCRIPTION	RESULTS
ARROW FINANCIAL SERVICES	# 271 [REDACTED]	DELETED
FIRST USA BANK	# 425 [REDACTED]	DELETED
MACYS/FDSB	# 42231 [REDACTED]	VERIFIED, NO CHANGE
MACYS/FDSB	# 42239 [REDACTED]	VERIFIED, NO CHANGE
BANK ONE	# 441712 [REDACTED]	VERIFIED, NO CHANGE
COMEN FEDERAL BANK	# 380 [REDACTED]	NEW INFORMATION BELOW
WDA AMERICA	# 54909 [REDACTED]	NEW INFORMATION BELOW
HOME DESIGN GENERIC/GENB	# 60346 [REDACTED]	NEW INFORMATION BELOW
CHASE/BANK ONE CARD SERV	# 42660 [REDACTED]	VERIFIED, NO CHANGE
MACYS NEW YORK	# 41043 [REDACTED]	DELETED
MACYS NEW YORK	# 41043 [REDACTED]	DELETED

Any corrections to your identification requested by you have been made, and are included in the following credit report.

P 04UGR 004 00290-004047 01/1

Reduce your debt up
to 60% in seconds!

Remember if you Have any Problems You Can Always Email Me for Support. I Take Credit Repair Very Seriously.

\$2800 Chase Advantage and a Independent Recover Deleted



Debt Consolidation

Reduce Total Balances 40-60%

One Simple Low Payment

Avoid Bankruptcy

No Credit Checks

Email:

Name:

Cut My Bills!

Rick
Approved



[Click Here to See Why
These Easy to Get Credit
Cards Will Increase Your
Credit Score](#)

Guaranteed Approval

Email:

Name:

Approve Me!

experian

Prepared for

Report number
33

Report date

May 04, 2006

www.experian.com/disputes Page 1 of 22

Investigation results

About our dispute verification process

This summary shows the revision(s) made to your credit file as a result of the verification we recently completed. If you still question an item, then you may want to contact the source of the information.

The federal Fair Credit Reporting Act states that you may:

- request a description of how we verified the information, including the business name and address contacted and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have reviewed your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

How to read your results

Deleted - This item was removed from your credit report

Remains - This item has been verified as accurate

Updated - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you.

Reviewed - This item was either updated or deleted; review this report to learn its outcome

Items we investigated

We completed investigating the items you disputed with the sources of the information. Here are the results:

Credit Items	Outcome
CHASE ADVG 568030010067....	Deleted
FIRST USA BANK N A 441712275228....	Updated
CHASE NA 430587040930....	Deleted
CHASE NA 568030010067....	Updated
INDEPENDENT RECOM D4364....	Deleted
BANK OF AMERICA 540629211436....	Reviewed
BANK OF AMERICA 525400229353....	Updated
Still pending	Projected completion date
CHASE 436610303236....	May 23, 2006
MIDLAND CREDIT MGMT 850659....	May 16, 2006
GEMB/EXXONMOBIL 730289048466....	May 16, 2006

Visit [experian.com/status](#) to check the status of your pending disputes at any time.

If you have questions

For the fastest and easiest way to dispute visit:
[experian.com/disputes](#)
or call 800 509 8495.

Dispute services are available 24 hours a day, seven days a week.

Contact us within 90 days from the date on this report and be sure to have your report number.

To order a copy of your Experian Credit Score, visit [experian.com](#) or call 1 888 322 5583.

Protect and manage your credit with Credit Manager [www.creditexpert.com](#)

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Remember if you Have any Problems You Can Always Email Me for Support. I Take Credit Repair Very Seriously.

If you don't want to get my package and you want to go with some law firm that is going to send out some form letters and soak you for money as long as they can that's fine. Or buy some ebook that everyone and their mother is selling that is fine also but:

Don't For a Second Think I Don't Know What I am Doing When It Comes to Credit Repair

If You Want I will fill your email with 1000's of these. They are from regular people like yourself who have gotten my package and then gotten deletions.

Whenever I give email support to someone I ask them if they wouldn't mind sending me in a copy of the deleted file for testimonials.

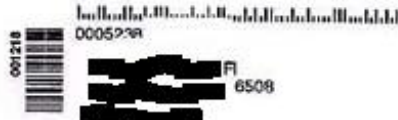
They are so happy about the deletions many send them in to me.

\$5,500 NMAC, Greenpoint Bank and a Household Bank Deleted.

November 4, 2005

EQUIFAX

To Start An Investigation, Please Visit Us At:
www.investigate.equifax.com



Dear

Below are the results of your request for Equifax to reinvestigate certain elements of your Equifax credit file. Equifax contacted each source directly and our investigation is now completed. If you have any additional questions or concerns, please contact the source of that information directly.

Results of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by 'X')

>>> We have reviewed the inquiry information for Household Bank/E Capital. The results are: This inquiry has been deleted. If you have additional questions about this item please contact: Household Bank/E Capital, PO Box 703, Wood Dale, IL 60191-0703

>>> We have reviewed the inquiry information for Greenpoint Bank. The results are: This inquiry has been deleted. If you have additional questions about this item please contact: Greenpoint Bank, 1981 Marcus Ave, New Hyde Park, NY 11042-1038

>>> We have reviewed the inquiry information for Gecccc. The results are: This inquiry relates to a tradeline currently reporting on your credit report. If you have additional questions about this item please contact: Gecccc, PO Box 276, Dayton, OH 45401-0276

>>> We have reviewed the inquiry information for NMAC. The results are: This inquiry has been deleted. If you have additional questions about this item please contact: NMAC, PO Box 660360, Dallas, TX 75266-0360

>>> We have reviewed the inquiry information for Quantum Auto Group, LLC. The results are: This inquiry has been deleted. If you have additional questions about this item please contact: Quantum Auto Group, LLC, 115 Broadhollow Rd Ste 275, Melville, NY 11747-4990

If you have any additional questions regarding the information provided to by the source of any information, please contact the source of that information directly. You may contact regarding the specific information contained in this letter within the next 60 days by visiting us at www.investigate.equifax.com.

Thank you for giving the opportunity to serve you.

(Continued on next page)

Page 1 of 10

5308018909APP-000523877- 1218 - 15237 - AS

Rick
Approved



EQUIFAX
experian
TransUnion



The best place on the
internet to get your
complete credit scores
\$0.00

Email:

Name:

Get Report!

Rick Approved: Specifically For Bad Credit

[Credit Reports](#)

[Credit Cards](#)

[Home Loans](#)

[Auto Loans](#)

[Personal Loans](#)

[Debt Relief](#)

This Customer Actually Sent Me a \$20 Starbucks Gift Card With This

Rick
Approved



Get a **Bad Credit** Home
Loan. Little or No Money
Down!!

We Have a Team of Specialist
that Deal Exclusively with Bad
Credit. You Would not believe
how many real estate deals I
have seen that actually fixed
someone's credit. We will show
you how.

Email:

Name:

Open Doors!

Quickly qualify for a
personal loan.



About your loan request:

- Borrow up to \$15,000*
- All loan requests are confidential and secure
- Immediate approval process
- No credit checks for loans under \$1000
- FREE loan quote, no obligation to accept your loan proposal

Personal loans can be a great
way to get over life's financial

*** 148232521-008 ***
P.O. Box 2000
Chester, PA 19022
RETURN SERVICE REQUESTED

01/11/2006 TransUnion.



P0354H0010003014195



Our investigation of the dispute you submitted is now complete. The results are listed below and a new copy of your credit report is enclosed.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of anyone we contacted for information.

Thank you for helping ensure the accuracy of your credit information.

Investigation Results

ITEM	DESCRIPTION	RESULTS
CBC NATIONAL	# 045	DELETED
PROGRESSIVE MANAGEMENT S	# 10A9	DELETED
HSBC	# 52153185	NEW INFORMATION BELOW
SUPERIOR CREDIT SERVICES	# 1086	DELETED
PALISADES COLLECTION LLC	# PAL1ATTWK	VERIFIED, NO CHANGE
CAPITAL RECOVERY SVC	# 7514	DELETED
NPC CK SVC/COLLECTION	# 516C	DELETED
WFS FINANCIAL	# 51779001	VERIFIED, NO CHANGE
WASHINGTON MUTUAL BANK	# 17994	DELETED
ASSET ACCEPT	# 164307	DELETED
REPUBLIC NATIONAL BANK O	# 54367507	DELETED
ASSET ACCEPTANCE CORP	# 2226	NEW INFORMATION BELOW
NATIONWIDE RECOVERY SYS	# 29	VERIFIED, NO CHANGE

Any corrections to your identification requested by you have been made, and are included in the following credit report.

P 0354H-002 02003-014195 01/11/06

Remember if you Have any Problems You Can Always Email Me for Support. I Take Credit Repair Very Seriously.

CLICK HERE TO START NOW!

If you don't want to get my package and you want to go with some law firm that is going to send out some form letters and soak you for money as long as they can that's fine. Or buy some ebook that everyone and their mother is selling that is fine also but:

**Don't For a Second Think I Don't Know What I am Doing When It Comes to
Credit Repair**

CLICK HERE TO START NOW!

Remember if you Have any Problems You Can Always Email Me for Support. I Take Credit Repair Very Seriously.

way to get over life's financial
bumps and enhance your
credit rating.

Email:

Name:

Approve Me!

Rick
Approved



[Bad Credit Car Loans](#)

Email:

Name:

New Keys!

Rick
Approved



[IRS Have Your Credit
Messed Up? Owe Money
to Uncle Sam?](#)

[Free Tax Consultation
Request](#)

Email:

Attention:

Last Day For **FREE Bonuses** Is **October 9, 2010** NO
Exceptions

Make Money While You are Fixing

Your Bad Credit & Building Your Good Credit

I'll even go one huge step further: When you get my Credit Repair program, I'll even throw in a FREE moneymaking ready-to-go turnkey business! You'll get a website just like this one you're reading now with everything already in place and we manage everything for you!

With this instant moneymaking website you can make money just minutes from now! (It makes good sense that while you clean up your credit and reduce your debts, you can add to your income dramatically!) This additional moneymaker almost entirely runs itself! All you need to do is give it a little push to get it started! With it, you can get people to give you OVER \$25, (which means we pay YOU 60%) on all your personal sales, and for every ebook sold from YOUR FREE \$3,500 WEBSITE! You will be shown how to use an autoresponder to soar your profits.

FREE Premier Upgrades

For a limited time only, I'm offering FREE premier upgrades when you place your order by the deadline. I'm always hard at work upgrading my product with the latest information and newest technology. When I add this new information you will have instant access to it online or via email.

Here are the first steps we will be taking:

Step #1:

The first step is to get ALL of the negative accounts removed from your credit report.

My score increased from the 500's to 647 by getting the negative accounts removed. I'll tell you how to do this quickly & easily.

Step #2:

The next step is to build new credit with YEARS of perfect payment history in just a few days.

This is how I was able to round out my credit profile. I know what you're thinking, "How can you get years of perfect payment history reported to your credit file in just a few days?" You will be amazed.

Here's the cost, why I will give you a major discount, and why it's worth every penny:

You are not alone once you buy this package. I have included my audio buttons every few pages to explain things to you in plain English.

Email:

Name:

Get Tax Help

[**CLICK HERE TO START NOW!**](#)

Remember if you Have any Problems You Can Always Email Me for Support. I Take Credit Repair Very Seriously.

But Wait, Here's What Else I am Going to Give You:

"Credit Secrets"



Your Price: **FREE**

This Book holds the Secrets of the Credit industry. It's so secret I am not even going to tell you what is in it. How's that for secret!!!

**Reduce your debt up
to 60% in seconds!**



Debt Consolidation

Reduce Total Balances 40-60%

One Simple Low Payment

Avoid Bankruptcy

No Credit Checks

Email:

Name:

Cut My Bills!

Credit Tip Alert From Rick: Getting a credit card can increase your score



Here is a way to instantly increase your credit score

Apply for both of these Credit Cards. You will most likely get approved for both. They are made for people with bad credit. These will give you two good lines of credit with national banks regardless of how old they are.

They will also increase your Fico in this way:

35% of your Fico Score is based on your debt to credit ratio. Mainly Credit Cards.

Example: If you have a credit card with a \$2000 limit and you owe \$1600 your debt to credit ratio is very poor.

Your Percentage of credit owed to available credit is 80%. To the credit bureaus you look like you are in a bad credit situation. Your score will reflect this as 35% of your score deals with your debt to credit ratio.

Now if you applied for one of these very easy to get credit cards for \$3000 and got approved, your credit to debt ratio would increase significantly.

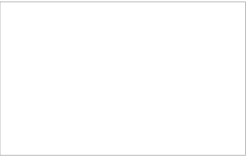
Now you have \$5000 in credit and owe \$1600. Your debt to credit ratio is now 32%.

Now remember 35% of your score is based on debt to credit ratio. So your Fico score would jump up a significant amount.

Apply for both of these Credit Cards. You will most likely get approved for both. They are made for people with bad credit. These will give you two good lines of credit with national banks regardless of how old they are.

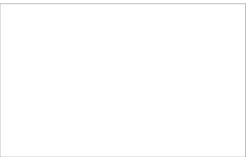
PS: Don't worry about the inquire on your credit report. Inquires are such a small percentage of your credit report.

Here are the easiest cards to get with bad credit:

	APR	Annual Fee	Credit
Orchard Bank Classic MasterCard®	7.90-28.90%	\$0 - \$74 the first year; \$35-\$79 per year thereafter	Fair - Bad No Credit
	<ul style="list-style-type: none">• An excellent credit card for rebuilding credit scores; reports to 3 major credit bureaus monthly!• Acceptance at millions of locations worldwide, including website purchases and reservations• Your account information is updated and at your fingertips 24/7 so you can manage it your way• Email and text messages to remind you of your upcoming payment due date with online enrollment		

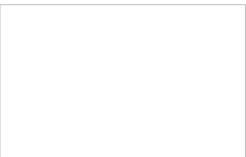
[Apply Now](#)

[More Details](#)

	APR	Annual Fee	Credit
Mango™ MasterCard® Prepaid Card	N/A	N/A	Excellent - Bad No Credit
	<ul style="list-style-type: none">• \$0 activation fee• No hidden fees / No overdraft fees• Earn high savings interest rate!• Free direct deposit + Get \$20 signup bonus• This is a debit card, not a credit card;		

[Apply Now](#)

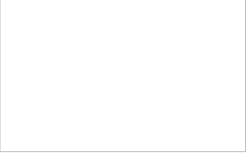
[More Details](#)

	APR	Annual Fee	Credit
Orchard Bank Visa® Cards	7.90-28.90%	\$0 - \$74 the first year; \$35-\$79 per year thereafter	Fair - Bad No Credit
	<ul style="list-style-type: none">• Reports to 3 major credit bureaus monthly providing you the opportunity to rebuild your credit score!• Acceptance at millions of locations including website purchases and reservations		

[Apply Now](#)

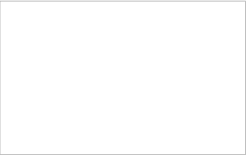
- Your account information is updated and at your fingertips 24/7 so you can manage it your way
- Email and text messages to remind you of your upcoming payment due date with online enrollment

[More Details](#)

	APR	Annual Fee	Credit
Green Dot® Prepaid MasterCard®	N/A	N/A	Excellent - Bad No Credit
	<ul style="list-style-type: none"> • Free \$0 activation online - with no credit check! 		
	<ul style="list-style-type: none"> • Free cash withdrawals at over 15,000 participating ATMs 		
	<ul style="list-style-type: none"> • No monthly fee for any month with at least 30 purchases 		
	<ul style="list-style-type: none"> • No overdraft or penalty fees. No minimum balance required 		
	<ul style="list-style-type: none"> • This is a debit card, not a credit card; 		

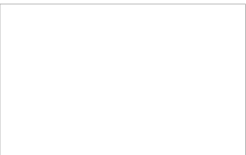
[Apply Now](#)

[More Details](#)

	APR	Annual Fee	Credit
UPside Visa® Prepaid Card	N/A	N/A	Excellent - Bad No Credit
	<ul style="list-style-type: none"> • Save up to \$220 compared with other prepaid cards 		
	<ul style="list-style-type: none"> • 100% approval with no credit check and no activation fee 		
	<ul style="list-style-type: none"> • \$0.99 monthly fee with total load of \$500 or more 		
	<ul style="list-style-type: none"> • Free Direct Deposit from employers or load cash at 50,000 retailers 		
	<ul style="list-style-type: none"> • This is a debit card, not a credit card; 		


[Apply Now](#)

[More Details](#)

	APR	Annual Fee	Credit
Applied Bank® Secured Visa® Credit Card	12.99%	See terms	Poor - Bad No Credit
	<ul style="list-style-type: none"> • 12.99% low fixed APR - rate won't change even if you're late! 		
	<ul style="list-style-type: none"> • Choose your credit limit - from \$200 up to \$500 		
	<ul style="list-style-type: none"> • Monthly credit bureau reporting 		
	<ul style="list-style-type: none"> • Genuine Visa® credit card - not a pre paid or debit card 		

[Apply Now](#)

[More Details](#)

	APR	Annual Fee	Credit
READYdebit® Platinum Visa® Prepaid Card	N/A	N/A	Excellent - Bad No Credit
	<ul style="list-style-type: none"> • 100% guaranteed approval* with no credit 		

checks

- Free Score Tracker credit score service
- Free Bill Pay Service with Credit Builder
- Free unlimited purchases and no overdraft fees - EVER!
- This is a debit card, not a credit card;

[Apply Now](#)

[More Details](#)

	APR	Annual Fee	Credit
AccountNow® Gold Visa® Prepaid Card	N/A	N/A	Excellent - Bad No Credit

- \$0 Monthly Fee*
- Higher daily and monthly limits
- Free Direct Deposit
- Free Credit Builder and Bill Pay
- This is a debit card, not a credit card;

[Apply Now](#)

[More Details](#)

	APR	Annual Fee	Credit
READYdebit® Prepaid Visa® Card	N/A	\$0	Excellent - Bad No Credit

- Guaranteed approval*, no credit or Chexsystemssm checks
- No overdraft fees or minimum balances
- Online bill pay - send checks to anyone
- Free direct deposit & credit builder
- This is a debit card, not a credit card;

[Apply Now](#)

[More Details](#)

	APR	Annual Fee	Credit
AccountNow® Prepaid Visa® Card	N/A	N/A	Excellent - Bad No Credit

- \$25 cash bonus when you use direct deposit
- 100% guaranteed approval*
- Free credit builder and bill pay
- \$0 Activation Fee
- This is a debit card, not a credit card;

[Apply Now](#)

[More Details](#)

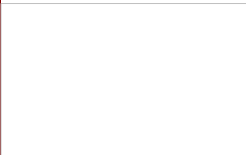
	APR	Annual Fee	Credit
iBankUp Visa® Prepaid Card	N/A	N/A	Excellent - Bad No Credit

- The power of a checking account in one card, even if you have bad credit
- Write personal checks online, we mail them for you
- \$0.99 monthly fee with total load of \$500 or more
- Free Direct Deposit from employers or load cash at 50,000 retailers

[Apply Now](#)

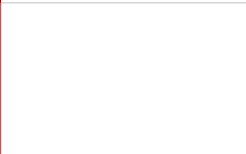
- This is a debit card, not a credit card;

[More Details](#)

	APR	Annual Fee	Credit
Public Savings Secured Visa® Credit Card	11.24%	\$0	Poor - Bad No Credit
 <ul style="list-style-type: none"> • 0% APR on purchases for 6 months • No annual fee or monthly fees • Your credit is not a factor! We report to all 3 major credit bureaus • Simple one page application 			

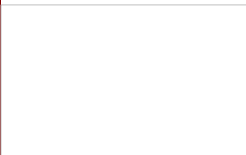
[Apply Now](#)

[More Details](#)

	APR	Annual Fee	Credit
Baby Phat Prepaid Visa® RushCard	N/A	N/A	Excellent - Bad No Credit
 <ul style="list-style-type: none"> • Card to card transfers between RushCard members • Free Prescription Discount Card from RushCard - save up to 85% on prescriptions • Free customer service 24/7 • No monthly fees and no hidden fees • This is a debit card, not a credit card; 			

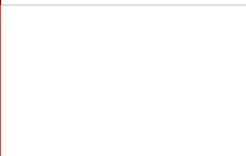
[Apply Now](#)

[More Details](#)

	APR	Annual Fee	Credit
AccountNow® Prepaid MasterCard®	N/A	N/A	Excellent - Bad No Credit
 <ul style="list-style-type: none"> • \$25 cash bonus when you use direct deposit • 100% guaranteed approval* • Free credit builder and bill pay • \$0 Activation Fee • This is a debit card, not a credit card; 			

[Apply Now](#)

[More Details](#)

	APR	Annual Fee	Credit
Public Savings Bank Secured First Visa® Card	11.24%	\$0	Poor - Bad No Credit
 <ul style="list-style-type: none"> • No credit history and no checking account required • Straight forward pricing - 0% APR on all purchases for the first 6 months with no annual or monthly fees • We report to all three credit bureaus, so you'll start building your credit fast • Four options for funding your card 			

[Apply Now](#)

[More Details](#)

	APR	Annual Fee	Credit
--	-----	------------	--------

[Green Dot® Gold PrePaid Visa® Card](#)

N/A N/A

Excellent - Bad
No Credit

- Free \$0 activation online - with no credit check!
- Free cash withdrawals at over 15,000 participating ATMs
- No overdraft or penalty fees
- Get \$10 with direct deposit (see site for restrictions)
- This is a debit card, not a credit card;

[Apply
Now](#)

[More Details](#)

	APR	Annual Fee	Credit
Platinum Zero® Secured Visa® Credit Card from Applied Bank®	0% on purchases	See terms	Poor - Bad No Credit

- ZERO - 0% fixed APR on purchases - no intro rates!
- ZERO - 0% rate won't change - even if you're late!
- ZERO application fees
- ZERO worries - free personal ID theft protection

[Apply
Now](#)

[More Details](#)

	APR	Annual Fee	Credit
Black Diamond Prepaid Visa® RushCard	N/A	N/A	Excellent - Bad No Credit

- Card to card transfers between RushCard members
- Free Prescription Discount Card from RushCard - save up to 85% on prescriptions
- Online bill pay, free credit builder, free text alerts
- Guaranteed approval - no credit check required
- This is a debit card, not a credit card;

[Apply
Now](#)

[More Details](#)

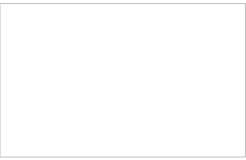
	APR	Annual Fee	Credit
Purple Diamond Prepaid Visa® RushCard	N/A	N/A	Excellent - Bad No Credit

- Card to card transfers between RushCard members
- Free Prescription Discount Card from RushCard - save up to 85% on prescriptions
- Guaranteed approval - no credit check required
- Free direct deposit of tax refunds, anticipation loans and paychecks

[Apply
Now](#)

- This is a debit card, not a credit card;

[More Details](#)

	APR	Annual Fee	Credit
Prepaid Visa® RushCard	N/A	N/A	Excellent - Bad No Credit
<div>  <ul style="list-style-type: none"> • Card to card transfers between RushCard members • Free Prescription Discount Card from RushCard - save up to 85% on prescriptions • Free credit builder and account text alerts • Free direct deposit of tax refunds, anticipation loans and paychecks • This is a debit card, not a credit card; </div>			
<div> More Details Apply Now </div>			

But Wait, There's More...



"Making A New Credit File"

Retail Value \$195.00 It's Real Value: **Priceless**

Your Price: **FREE**

Want to Establish a New Credit File?

Well now here's your chance. This package is to assist consumers who are currently in a financial crisis and to build the individual self-worth of each client creating confidence and knowledge of today's credit laws and your Legal Credit Rights...

This Part of the Package, focuses on establishing your credit with a new credit profile. These techniques and secrets are not found anywhere else and have been researched by attorneys and are completely legal, ethical, and within all applicable federal laws.

Who hasn't heard (or told) countless credit repair horror stories? Are you going to remain a victim? Or will you seize control of your future, and discover shocking secrets to legally establishing a new identity credit profile ? You'll never suffer from bad credit again, and this is why I'm offering you my

proven New Credit File techniques on a completely risk-free basis. It's called *Building a new credit file* , and now these secrets can be yours...

- You will learn how to legally establish a new credit file.
- **You will receive clear and easy instructions for obtaining your new number by phone, fax or by mail.**
- One simple thing you *must* do, so you will never suffer from bad credit again.
- **You will learn how to start establishing your GOOD credit rating on your new credit file.**
- You're going to save time, money, and reduce the stress of having bad credit in your life.
- **You will be pleased to hear Legal Credit Secrets that the other Pro's "Do Not Tell You."**

[CLICK HERE TO START NOW!](#)

Remember if you Have any Problems You Can Always Email Me for Support. I Take Credit Repair Very Seriously.

Here's What Else you are Getting:



Retail Price \$195.00

Your Price: **FREE**

Why Do it alone? Get 24 hour email support from our qualified staff. Don't understand something on your report? You will have exclusive email addresses for myself & support staff.

But Wait, Here's What Else I am Going to Give You....and You Won't Believe your Luck!!!

"The Bad Credit Loan Source Guide"



Retail Price: \$195.00

Your Price: **FREE**

Actual Value: Priceless, when you get that loan you need.

These are Banks and finance companies I have dealt with over the years. They specialize in bad credit loans.

This Exclusive List of Bad Credit Loan & Credit Card Providers Contains the Following:

BAD CREDIT LOANS

- Over 80 Little-known Banks & Companies that offer Bad Credit Loans, Bad Credit Home Loans, Bad Credit Auto Loans, and Bad Credit Personal loans to people with Bad Credit or even a Bankruptcy. Many require absolutely NO COLLATERAL & NO CO-SIGNERS. Home ownership is not required.
- Several Little-known Companies offering easy-qualifying Bad Credit Signature loans, Bad Credit Business loans, Bad Credit Student loans, Bad Credit Home Equity loans, Bad Credit Debt Consolidation loans, and Fast-Cash loans. Bad Credit and Bankruptcies welcome.

CREDIT CARDS

- Over 50 Banks & Companies that offer Bad Credit **Unsecured** Credit Cards and Merchant Cards to people with good credit, no credit, bad credit, or even a bankruptcy. - NO SECURITY DEPOSIT. Apply Online.
- Over 40 Banks & Companies that offer easy-qualifying Bad Credit Secured Credit Cards with a minimal deposit.

***This is the most comprehensive credit & loan provider list available on the Internet today. Many of these lenders will not be found on other websites. And as we continue to add information to this exclusive list, you will receive updates absolutely free. We are constantly doing our best to help.**

***PLEASE NOTE** - If you are simply looking for any easy way to disservice a bank or lending company by purposely falling into greater debt - Look elsewhere! We are **committed** to helping people get credit cards and loans that they intend to pay back, not encouraging people to make bad situations worse,

*** If you can't get approved for a bad credit loan or credit card anywhere, this exclusive list of bad credit lenders is for you!**

[This Sounds Great Rick is There Anyway I can Make Lots of Money From Home With Something Like This?](#)

You Sure Can Here are 2 of the Best Money Making Businesses Online Today: [Business#1](#) [Business#2](#)

But Wait, There's more....

"The Bad Credit Government Grants Application Guide"



Retail Value \$195.00

Your Price: **FREE**

- Government Cash Grants are money that **you never** have to pay back... find the money you need!
- **Do you have bad credit or have you filed for bankruptcy?** Then a Private Foundation Cash Grant could be the answer to your financial needs. Remember, this is interest-free money that **you never have to pay back.**
- **Bank rejections are an unfortunately all-too-familiar story.** Why not try a different solution? Whether you need money for small business startup or expansion, debt consolidation, education, real-estate, personal use, or medical expenses... **free grant money can be used for any worthwhile purpose.**
- Every year, **private foundations and philanthropists give away billions of dollars to individuals** in genuine need of money. Most foundations are set up as non-profit organizations for income tax purposes, dedicated to help individuals and the general welfare of our society. Did you know that in the United States, money in the form of free cash grants has been given away for well over one hundred years?
- **Every day** people are getting cash grants in the mail. This money is **100% interest-free** and never has to be paid back in any way. It's free!
Receiving a cash grant in the mail is perhaps a lot easier than you might think. While there may only be a handful of private foundations in your area - there are literally **1,000's of private foundations** and non-profit organizations across America who are ready and willing to send money to those who have a genuine need for it.
- We cannot guarantee everyone a free cash grant in the mail. However, it is a known fact that **Private Foundations approve cash grants at a much higher rate of approval than getting a small loan from a local bank.**
- Have you been turned down from receiving a loan by a local bank because of poor credit, no

credit or bankruptcy? **Private Foundations are not interested in credit ratings, only demonstrated need.** It is much easier to receive a grant by mail from a Private Foundation than a local bank, because they are much more lenient. Imagine getting a check, payable to you, in the mail! **Money you never have to pay back!**

[CLICK HERE TO START NOW!](#)

Remember if you Have any Problems You Can Always Email Me for Support. I Take Credit Repair Very Seriously.

Attention:	Last Day For FREE Bonuses Is October 9, 2010 NO Exceptions
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But Wait, There's even more....

"Bad Credit Foreclosed Properties"



Retail Value \$195.00

Your Price: **FREE**

You don't need credit to get some foreclosed property!!

OK. Let's get down to the good stuff. You're interested in generating income through real estate foreclosures or you wouldn't be reading this, right? The question is, what is the best way for you to learn how to do it?

You can read some boring book from a bookstore that tells you the same outdated information that everybody else already knows. You could spend \$800 - \$2,500 on a real estate seminar where you'll waste 2 or 3 days sitting in a hot room scribbling notes and getting pitched for a higher priced seminar by the instructor at the front of the room.

You could also buy an audio tape course or CD course for \$150 -- \$300 and after spending hundreds of bucks and giving up your weekend listening to it, you're

now into the deal with a lot of time, a lot of money, and a bunch of regurgitated information that still doesn't break down the steps of 'how to'.

Without the 'how to', you may walk out the door and bomb. You may lose your shirt. Don't get me wrong, you can make big bucks with these other systems. They can give you tons of information. But this information is not what will make you money. You need a step-by-step formula...A to Z...start to finish...a true 'how to' formula.

That's exactly what my system is-- it's a formula. This is a simple little formula that builds massive wealth through real estate foreclosures. It has been developed out of life experience and, most importantly, it works.

[This Sounds Great Rick is There Anyway I can Make Lots of Money From Home With Something Like This?](#)

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Would you like to wake up in the morning because you're finished sleeping and not to the annoying ringing of an alarm clock? How about creating an extra \$500 to \$5,000 per month in spendable income? What about building a nest egg for retirement that is proven to be one of the fastest and most explosive methods of its kind?

It doesn't matter if your 18 years old or 85 years old. These methods work. And if used properly, consistently and with a work ethic sometimes work extremely quick.

[CLICK HERE TO START NOW!](#)

Remember if you Have any Problems You Can Always Email Me for Support. I Take Credit Repair Very Seriously.

But Wait, I have saved the best for last....

No Credit Check Real Estate



Retail Price \$295.00

Your Price: **FREE**

Everyone Knows Real Estate makes more millionaire's then anything else combined.

Here are the Real Estate Profit Secrets That No-One Else Will ever Tell You!

So, "How to Buy Your First or Next Property With NO Cash and NO Credit" was created to teach entrepreneurs **of all levels** how to generate fortune and fame in Real Estate. To see where you fit, please read on...

You can "check" all that apply to YOU:

- ☐ I am new to the Real Estate Market and I desperately want to learn how to earn a fortune by purchasing properties.
- ☐ I'd love to invest in Real Estate, but I am financially broke and have no credit or **BAD Credit**. I couldn't get a loan if my life depended on it!
- ☐ I have purchased Real Estate before, but never really made the kind of money I always thought was possible. And, I'm really tired of the "Landlord Trap".
- ☐ I am a fairly experienced with Real Estate investing and have made a few really good sales. I'd really like to build my portfolio without investing my own resources.

If you checked any of the areas above, **YOU MUST TAKE A SERIOUS LOOK** at this Exclusive Real Estate **PROFIT SYSTEM**.

Not only will we show you how to build your own Real Estate empire, we'll also show you how to do it **WITHOUT GOING INTO DEBT, and WITHOUT SPENDING YOUR LIFE SAVINGS!**

Keep reading to see why "How to Buy Your First or Next Property **With NO Cash and NO Credit**" is different from anything you've seen on the topic of Real Estate Investing. I assure you, there's nothing like it on the market

If you're tired of working like a dog and never getting ahead, this letter will be of extreme importance to you! I'll not only help you make big money through Real Estate, but I'll also let you clone my high-profit system that does nearly all of the work for you.

Why pick over the leftovers of every other investor out there? Why even bother competing with all of the fresh out of the seminar, wet behind the ears newbies, who offer way too much for property- and won't be in business for long?!

Isn't It Time to Start Having Fun Again... While Getting Rich?

I say- Let them have their chicken feed!

I'm after the real money!

But it gets even better. I'm not just going to show you how to find the deals; I'm

going to show you how to buy them without a dime out of your pocket.

That's right. Not one red cent! You know that other people are doing it every day, all over the country! Now you'll be able to buy all the Real Estate you want without a penny invested!

Once you know the secret, it's like being handed the keys to the kingdom! The world is at your feet! If you know what to look for, it's like your eyes are opened forever!

Here's just a glimpse of the information we'll help you *UNDERSTAND* in order for you to be successful in the Real Estate Market:

Ü **Start from scratch and NEVER worry about start-up cash!** I'll show you specifically where, and how, to do it by getting all the money you will ever need for purchasing your properties- and, of course, without credit. (Pg. 18)

Ü **How to buy properties, without every worrying about the possibility of losing money- because you won't be spending a dime of your own money!** You may have heard of this "strategy" before, but I'll show you exactly how to keep your money in your pocket, and never have to pull it out. (Pg. 20)

Ü **Why MOST Real Estate Entrepreneurs fail miserably, when they try to purchase properties as an investment.** The hype you hear from most Real Estate courses, leads you to believe that anyone can become instantly wealthy from Real Estate investing. Don't fall for this bunch of lies. We'll show you specifically how to avoid this trap. (Pg. 34)

Ü **How to easily get all the Real Estate BUYERS you can handle to purchase ALL of your acquired property- and never spend a penny on advertising.** (Pg. 43)

Ü **How to close on 2 to 3 times more properties, and get an unfair advantage over others in the industry and literally force people to come to YOU.** (HINT: Anytime there is DEMAND for a product, there is going to be COMPETITION...but you can become the "Deal Magnet". Learn how inside.) (Pg. 46)

Ü **Build a massive income stream that comes in every month, even if you don't work!** (And I'm not talking about being a landlord, or even owning rental properties! I promised I wouldn't do that to you, and I meant it!) (Pg. 51)

Ü **How to make \$5,000, \$10,000 or \$25,000 per month- just to keep you in a little money while you wait for the BIG checks to roll in!** (HINT: Trust us when we say, you've NEVER seen anything like this.) (Pg. 53)

Ü **Find more deals than you can possibly imagine!** Finding the deals is easy when you know where to look and what to do when you find them! (Pg. 60-69)

Ü **A vital component to your success that can take you from a measly income, to a massive 7-figure annual windfall!** Most courses don't even talk about this element, but without it, you'll NEVER reach the level of income you deserve. (Pg. 72)

Ü **Escape the time trap and work ON your business, not IN your business.** Why renting property is the quickest way to lose your shirt! (Pg. 90)

Ü **Give a Seller TOP-DOLLAR for their property, turn a quick deal, and still make more money than most people make in a YEAR!** This is the key to the vault that 99.9% of active real estate investors never learn- and you get it here and now! (Pg. 101)

And That's Not All. . . Not By a Long Shot

What if I told you that you could set up streams of income that would keep coming in whether you work or not? Well it's true! That's right, you can make up to \$20,000 per month, every month;

- **Without: Risking Your Personal Credit (No one will ever even check it!)**
- **Without: Risking Your Life's Savings (You won't even write a check!)**
- **Without: Working With Partners (Who needs 'em?)**
- **Without: Dealing With Banks (No begging, no red tape, and no delays!)**
- **Without: Being a Landlord (No headaches and no time wasted!)**

And once the wheels have been set in motion, the profits are automatic! They keep coming in month after profitable month whether you keep working or not! Once you learn our system, you'll see so many deals, so many opportunities, that you won't believe how much money you passed up doing it the old, slow way!

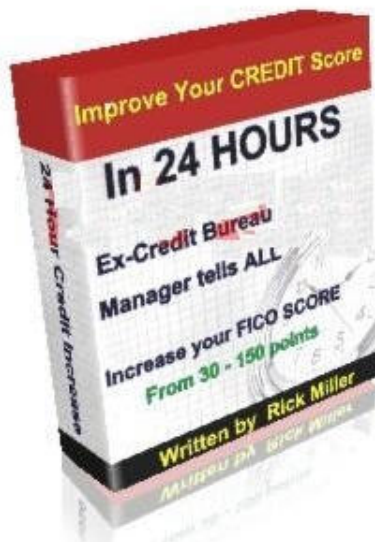
Believe me; if I wanted to, I have the money for down payments. Heck, I could buy the houses with cash, but; I never put my money down on property- EVER!

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So Lets Review:

HERE IS WHAT YOU GET!!!!



THE COMPLETE CREDIT PACKAGE!! INCLUDING ALL THE BONUSES

Retail Value \$295.00

Benefits: You will be able to get that house car or personal loan. It is my years of experience. It works I guarantee it.



6 AUDIO SECTIONS, YOU CAN LISTEN TO FROM YOUR COMPUTER.

Retail Price: \$97.00

Your Price: **FREE**

Benefits: These are me explaining things in plain English



ALL THE FORMS YOU WILL NEED. THESE ARE PROFESSIONAL FORMS USED IN THE CREDIT BUSINESS

Retail Price: \$ 67.00

Your Price: **FREE**

Benefits: These are forms done by me a credit expert. They were updated in 2007. They are guaranteed to get you fast results. I put my reputation on it.



Unlimited Credit Report Support

Retail Value \$195.00

Your Price: **FREE**

Benefits: You get me holding your hand through the credit repair process.



Make a Whole New Credit File

Retail Price: Priceless

Your Price: **FREE**

Benefits: You'll know the legalities of opening a new credit file.



Bad Credit Government Grants Application Guide

Retail Price: \$195.00

Your Price: **FREE**

Benefits: Get that great Government Grant



Bad Credit Loan Sources

Retail Price: \$195.00

Your Price: **FREE**

Benefits: This is my personal rolodex. You'll get a loan I guarantee it.



No Credit Check Real Estate

Retail Price: \$295.00

Your Price: **FREE**

Benefits: Real Estate the American Dream



You don't need credit to get some foreclosed property

Retail Price: \$195.00

Your Price: **FREE**

Benefits: Real Estate the American Dream



Credit Secrets

Retail Price: \$97.00

Your Price: **FREE**

Benefits: You will know all the credit repair secrets.

[CLICK HERE TO START NOW!](#)

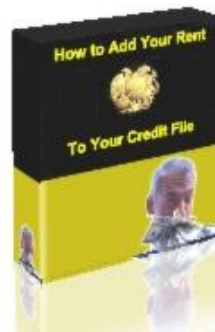
Remember if you Have any Problems You Can Always Email Me for Support. I Take Credit Repair Very Seriously.

And here is a Special Present for you...when you register



Hint: This product will add to your credit profile and cost you nothing to apply this credit building technique.

Oh heck I was never good at keeping secrets, here is the surprise....



Do You Pay Rent?

Did you know you can add the RENT you pay to your credit profile.

Most People's rent is never reported

There is no cost to report your rent and it will usually report quite fast.

This can be done online. I will show you how.

Demonstrating your creditworthiness with a bill payment history is one

of the smartest financial moves that you can make. It is no longer necessary to go into debt to demonstrate that you pay your bills on time and that you are creditworthy. Have your Rent and other bills Reported.

Enhance your credit profile and give lenders a true picture of your payment history.

ALL for FREE

This surprise is worth over \$197.00. Imagine being able to add your rent and some other bills to your credit profile almost immediately through 1 FREE website.

Click Play

[CLICK HERE TO START NOW!](#)

Remember if you Have any Problems You Can Always Email Me for Support. I Take Credit Repair Very Seriously.

☐ **Regular Price \$1095.00** (based on a client coming into office)

☐ **~~Internet Regular Price \$259.00~~** (This really is our regular Price)

☐ **~~Two payments of \$129.50~~**

☒ **Discount Price \$47.00** (1 Time Payment only)

Attention:

Last Day For **FREE Bonuses** Is **October 9, 2010** NO Exceptions

[CLICK HERE TO START NOW!](#)

100% Ironclad Money Back Guarantee

Here's My Risk-Free, No-Questions Asked
Guarantee!



Look, this is how strongly I believe in the true genuine power of my credit repair package. I'm about to hand you for next to nothing ... I assure you that if you use the information in the package, your bad credit will be cleared up and your debts will be erased.

Ask yourself, is this really something you can afford to be without?!

What's more, even if you apply just any of my secret strategies, I'm convinced you'll do amazingly well. I am so confident that you can do as promised, that I'm prepared to back it all up with a completely risk-free money-back guarantee.

If you don't find yourself thrilled for ANY reason — even if you never apply my strategies — you can still request anytime within 30 days a full 100% refund of your purchase price. No questions asked. You'll get your money back, and I'll waste no time whatsoever deactivating remotely your further and continued access to My Credit Repair.

Plus, You can keep all the bonuses for free. Therefore, you're never at risk! How's that for a guarantee?

b Yes, Rick! I'm ready to take control of my
own financial future!

100% risk-free membership
Signing up is easy, fast and secure.

[CLICK HERE TO START NOW!](#)

P.S. Don't be one of those people whose lives are destroyed by the credit bureau's. Let me help you.

Sincerely, Your Friend in the Credit Business

Rick Miller

CEO

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